

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

Case No: 1:09-bk-18409

In Re:

Penelope Cannon
812 Suire Avenue
Cincinnati, OH 45205

Chapter: 7

Gregory Cannon
812 Suire Avenue
Cincinnati, OH 45205

Debtor(s)

Social Security / Individual Taxpayer ID No.:

Debtor: xxx-xx-5841
Joint: xxx-xx-1927

Employer Tax ID / Other nos.:

Debtor:
Joint:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/25/10

BY THE COURT:

A handwritten signature in black ink, appearing to read "J. Vincent Aug Jr.", written over a horizontal line.

J. Vincent Aug Jr.
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0648-1
Case: 09-18409

User: armstrog
Form ID: bl8

Page 1 of 2
Total Noticed: 35

Date Rcvd: Mar 25, 2010

The following entities were noticed by first class mail on Mar 27, 2010.

db/jdb +Penelope Cannon, Gregory Cannon, 812 Suire Avenue, Cincinnati, OH 45205-1639
13069612 +Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
13069614 +American Express, PO Box 981537, El Paso, TX 79998-1537
13069616 +Bank of America, PO Box 15206, Wilmington, DE 19850
13069619 +Capital One, N.A., PO Box 6492, Carol Stream, IL 60197-6492
13069620 +Cardiology Assoc. of Cincinnati, 3219 Clifton Avenue, #400, Cincinnati, OH 45220-3099
13145394 +Chase Home Finance, LLC, 3415 Vision Drive, Columbus, OH 43219-6009
13069623 +Chase Manhattan Mortga, Po Box 24696, Columbus, OH 43224-0696
13069624 +Chase Manhattan Mortgage, Attention: Research Dept. G7-PP, 3415 Vision Drive,
Columbus, OH 43219-6009
13069625 +Citifingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
13069626 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13069627 +Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
13069628 +Citifinancial, Po Box 499, Hanover, MD 21076-0499
13069629 +Cors & Bassett, LLC, 537 East Pete Rose Way, Suite 400, Cincinnati, OH 45202-3578
13069630 +Credit Acceptance, 25505 W 12 Mile Rd, Southfield, MI 48034-8316
13069631 +Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
13069632 +Direct Merchants Bank - Discover Card, Card Member Services - GSC, Po Box 5246,
Carol Stream, IL 60197-5246
13069633 +Fashion Bug/soanb, Attn: Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704
13069639 +Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy, Po Box 15522, Wilmington, DE 19850
13069640 +Qualified Emergency Specialists, 415 Greenwall Avenue, Cincinnati, OH 45238-5302
13069641 +Seventh Avenue, PO Box 2804, Monroe, WI 53566-8004
13069642 +Southeast Ohio Pathology Consultants, PO Box 632242, Cincinnati, OH 45263-2242

The following entities were noticed by electronic transmission on Mar 25, 2010.

13069612 +EDI: ALLIANCEONE.COM Mar 25 2010 15:58:00 Alliance One, 4850 E Street Rd Ste 300,
Trevose, PA 19053-6643
13069613 +EDI: BECKLEE.COM Mar 25 2010 15:58:00 American Express, c/o Becket and Lee, Po Box 3001,
Malvern, PA 19355-0701
13069615 EDI: BANKAMER.COM Mar 25 2010 15:58:00 Bank Of America, 4060 Ogletown/Stan,
Newark, DE 19713
13069617 +EDI: HFC.COM Mar 25 2010 15:58:00 Beneficial Mortgage, PO Box 4153-K,
Carol Stream, IL 60197
13069618 EDI: CAPITALONE.COM Mar 25 2010 15:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091
13069621 +EDI: CHASE.COM Mar 25 2010 15:58:00 Chase, 800 Brooksedge Blv, Westerville, OH 43081-2822
13069622 +EDI: CHASE.COM Mar 25 2010 15:58:00 Chase Card Services, PO Box 15153,
Wilmington, DE 19850-5153
13069626 +EDI: CITICORP.COM Mar 25 2010 15:58:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13069627 +EDI: CITICORP.COM Mar 25 2010 15:58:00 Citibank Usa, Attn.: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195-0507
13069634 +EDI: RMSC.COM Mar 25 2010 15:58:00 Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400
13069635 +E-mail/Text: JOSEPHINE_RIEP@TRIHEALTH.COM Good Samaritan Hospital,
Patient Accounting Department, 619 Oak Street, Cincinnati, OH 45206-1613
13069638 EDI: HFC.COM Mar 25 2010 15:58:00 Hsbc Nv, Hsbc Retail Services Attention: Bankru,
Po Box 15522, Wilmington, DC 19850
13069636 +EDI: HFC.COM Mar 25 2010 15:58:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,
Carol Stream, IL 60197-5253
13069637 +EDI: HFC.COM Mar 25 2010 15:58:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985,
Bridge Water, NJ 08807-0985
13069643 +E-mail/Text: carol@reddyorthodontics.com Timothy Reddy, D.D.S.,
5754 Bridgetown Road, Suite 1, Cincinnati, OH 45248-3102
13069644 +EDI: USAA.COM Mar 25 2010 15:58:00 USAA Federal Savings Bank, 10750 Mcdermott Fwy,
San Antonio, TX 78288-1600

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Chase Home Finance, LLC

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-1
Case: 09-18409

User: armstrog
Form ID: b18

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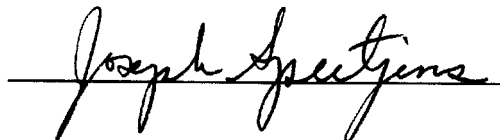
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.